

receiving a request from the caller for the financial transaction by the caller's home bank via the interactive voice response system consisting at least in part of dispensing of a currency by the currency-dispensing entity to the caller;

communicating with the caller by the caller's home bank in the caller's language via the interactive voice response system at least in part to identify a settlement account for the caller;

calculating an amount of the currency approved for dispensing to the caller by the caller's home bank based at least in part on a check of the caller's settlement account balance via the interactive voice response system and a shared central network;

communicating to the currency-dispensing entity via the interactive voice response system the amount of currency approved for dispensing to the caller in a language and currency associated with the currency-dispensing entity; and

automatically initiating a settlement of the financial transaction consisting at least in part of communicating an approval by the currency-dispensing entity of the financial transaction to the caller's home bank via the interactive voice response system and on-line debiting of the caller's settlement account and corresponding credit of a currency-dispensing entity account via the interactive voice response system and the central network.

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A2 3. (Amended) The method of claim 2, wherein receiving the identification of the caller language telephonically comprises receiving the identification as a dual tone multi-frequency signal.

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✓ Cancel claim 6, without prejudice.

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7. (Amended) The method of claim 5, further comprising automatically accessing at least one foreign-exchange rate.

A3 8. (Amended) The method of claim 7, wherein automatically initiating the settlement of the transaction further comprises communicating with the caller's settlement account.

Cancel claim 9, without prejudice.

A3  
10. (Amended) The method of claim 8, further comprising logging the financial transaction.

11. (Amended) The method of claim 10, wherein logging the transaction further comprises logging an identification of an issuer and the identification of the currency-dispensing entity in a database.

✓ Cancel claims 14 and 15, without prejudice.

A4  
16. (Amended) The method of claim 1, wherein automatically initiating the on-line debit of the account of the caller comprises automatic communication with the settlement account of the caller.

A5  
21. (Amended) The method of claim 1, wherein automatically initiating an on-line debit of an account of the caller further comprises communicating debiting information from the interactive voice response system to the central network.

A6  
26. (Amended) The method of claim 25, further comprising communicating to the home bank that the home bank should not debit an account of the caller.

A7  
35. (Amended) The method of claim 34, wherein automatically initiating a settlement of the financial transaction further comprises communicating with the settlement account.

✓ Cancel claim 36, without prejudice.

A8  
37. (Amended) The method of claim 34 further comprising generating a settlement report.

✓ Cancel claims 39-55, without prejudice.

56. (Amended) A system for automated settlement of a financial transaction, comprising:

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an interactive voice response system preprogrammed for receiving an identification of a currency-dispensing entity in connection with a financial transaction comprising an emergency cash transaction for a caller, receiving an identification of a caller language and thereafter prompting the caller in the identified language, and receiving an identification of a caller and the caller's home bank;

wherein the interactive voice response system is also preprogrammed for bridging the caller to the caller's home bank, receiving a request for the caller for the financial transaction consisting at least in part of dispensing of a currency by the currency-dispensing entity to the caller, and communicating with the caller in the caller's language at least in part to identify a settlement account for the caller;

a home bank system for calculating an amount of the currency approved for dispensing to the caller based at least in part on a check of the caller's settlement account balance via the interactive voice response system and a shared central network; and

wherein the interactive voice response system is further preprogrammed for communicating to the currency-dispensing entity the amount of currency approved for dispensing to the caller in a language and currency associated with the currency-dispensing entity and automatically initiating a settlement of the financial transaction consisting at least in part of communicating an approval by the currency-dispensing entity of the financial transaction to the caller's home bank and on-line debiting of the caller's settlement account and corresponding credit of a currency-dispensing entity account via a central network.

57. (Amended) The system of claim 56, further comprising a telephonic device for receiving the identification of the caller language.

58. (Amended) The system of claim 57, wherein the telephonic device further comprises [means for communicating with the caller with] an automatic voice.

59. (Amended) The system of claim 56, further comprising means for automatically initiating the on-line debit of the account of the caller.

60. (Amended) The method of claim 59, wherein the means for automatically initiating the on-line debit of the caller's account further comprises means for forwarding a debit message to an issuer.

61. (Amended) The system of claim 60, wherein the means for automatically initiating the on-line debit of the account of the caller further comprises means for communicating debiting information from the interactive voice response system to the central network.

✓ Cancel claims 62-68, without prejudice.

69. (Amended) A system for automated settlement of a financial transaction, comprising:

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an interactive voice response system comprising scripts in at least two languages and preprogrammed for receiving an identification of a currency-dispensing entity in connection with a financial transaction comprising an emergency cash request for a caller, receiving an identification of a caller language and thereafter prompting the caller in the identified language, receiving an identification of a caller and the caller's home bank, and bridging the caller to the caller's home bank;

wherein the interactive voice response system is also preprogrammed for automatically initiating a settlement of the financial transaction consisting at least in part of communicating an approval by the currency-dispensing entity of the financial transaction to the caller's home bank and for on-line debiting of the caller's settlement account and corresponding credit of a currency-dispensing entity account via a central network in communication with the interactive voice response system;

an issuer maintaining the caller's settlement account in communication with the home bank via the central network;

a foreign acquirer in communication with the home bank via the interactive voice response system; and

a database in communication with the caller's home bank, the issuer, and the foreign acquirer via the central network and storing data related to financial transactions occurring over a pre-defined time period, wherein the central network is preprogrammed to automatically initiate settlement of the emergency cash transaction.

70. (Amended) The system of claim 69, wherein the database further comprises issuer data and acquirer data for the emergency cash transaction.

✓ Cancel claims 71-75, without prejudice.